

**TITLE: MACHINE AND METHOD FOR THE PAYMENT
 OF A BILL AT A REMOTE LOCATION**

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ABSTRACT OF THE DISCLOSURE

 A machine and method electronically process data pertaining to a utility or other bill at
10 a remote station or location, such as a kiosk. The data is transmitted in real time or batch for
 credit to the account of the payor. If the payment is made by a financial institution check, the
 machine will process the check without a signature or identification on the check of the amount
 to be paid and will convert the check to an ACH transaction. The machine includes a
 programmed computer operating in combination with a touch-type video monitor for prompting
15 the operator via audio and video signals pertaining to operation of the various steps of the
 machine.